

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

In Re:

CASE NO. 15-04334 (BKT)

MAGALY CALDERO LOPEZ

CHAPTER 13

OBJECTION TO CONFIRMATION

TO THE HONORABLE COURT:

Comes now creditor BT (Recovery) Corp., represented by the undersigned counsel, who respectfully states, alleges and prays as follows:

1. Debtor filed the instant petition for relief under Chapter 13 on June 6, 2015.
2. On June 11, 2015, BT Recovery filed Proof of Claim no. 1 for the secured amount of \$119,762.42.
3. On July 6, 2015, the debtor filed the Chapter 13 Plan (Docket 18).
4. On August 19, 2015, the debtor filed a Motion to Avoid BT Recovery's Judicial Lien (Docket 30).
5. On November 12, 2015, BT filed an Answer to Debtor's Motion to Avoid Judicial Lien (Docket 53).
6. The lien avoidance request initiated by the debtor has not been finally adjudicated by this Honorable Court. Although on November 16, 2015, this Honorable Court entered an Order granting Debtor's Motion for Avoidance of Lien, BT has requested such Order to be set aside since the creditor had filed a timely Response to debtor's pleading.
7. Based on the former, BT Recovery opposes the current plan as it fails to provide payment of the creditor's secured claim. Consequently, the proposed plan does not satisfy §1325(a)(5)(B).

8. For these reasons, the plan does not appropriately provide for BT Recovery's allowed secured claim, and it cannot be confirmed by the Honorable Court.

WHEREFORE, BT (Recovery) Corp. respectfully prays that the Court deny confirmation of the Debtor's Chapter 13 Plan dated July 6, 2015.

In San Juan, Puerto Rico, this 25 day of November of 2015.

NOTICE

YOU ARE HEREBY NOTIFIED THAT YOU HAVE FOURTEEN (14) DAYS FROM THE DATE OF THIS NOTICE TO FILE AN OPPOSITION TO THE FOREGOING MOTION AND TO REQUEST A HEARING. IF NO OPPOSITION IS FILED WITHIN THE PRESCRIBED PERIOD OF TIME, THE MOTION WILL BE DEEMED UNOPPOSED AND MAY BE GRANTED WITHOUT FURTHER HEARING UNLESS(1) THE REQUESTED RELIEF IS FORBIDDEN BY LAW; (2) THE REQUESTED RELIEF IS AGAINST PUBLIC POLICY; OR (3) IN THE OPINION OF THE COURT, THE INTEREST OF JUSTICE REQUIRES OTHERWISE. IF A TIMELY OPPOSITION IS FILED, THE COURT WILL SCHEDULE A HEARING AS A CONTESTED MATTER.

I HEREBY CERTIFY that on this same day I electronically filed the foregoing document with the Clerk using the CM/ECF system, which will send notification of such filing to all CM/ECF participants.

s/ Eduardo J. Mayoral García
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